

APRIL/MAY 2025

**23PCM13/23PCP13 — BANKING AND
INSURANCE**

Time : Three hours

Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL the questions.

1. Give brief line on fintech in banking.
2. Write brief note on SWIFT.
3. Expand CSDL.
4. Write about block chain technology.
5. What is insurance?
6. Who is an insurance broker?
7. Expand IRDA.
8. Write any two types of complaints under ombudsman.
9. What do you understand by risk avoidance?
10. State the meaning of risk transfer.

SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) Explain the evolution of banking and emerging technologies that will shape the future of banking.

Or

- (b) Describe the RTGS and their mode.

12. (a) Discuss the features of Crypto currency.

Or

- (b) Exemplify the challenges adopting AI in banking sector.

13. (a) What are the primary functions of insurance?

Or

- (b) Explain about the third parts administrators.

14. (a) Describe the ethical behavior in insurance industry.

Or

- (b) Explain the Grievance Redressal System in insurance sector and functions of ombudsman.

15. (a) Exemplify the different methods of Risk Management.

Or

- (b) How do call option and put option work in Insurance Company?

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Explain the various electronic payments methods in banking sector.

17. Determine the pros and cons of CBDC.

18. Describe the history of insurance in India.

19. Explain the role of IRDA in Insurance sectors and its functions.

20. Express the risk management by individuals.